

FILED  
4/4/22 11:52 am  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

IN RE: )  
ALAN M. TROYAN ) Case No. 21-20056JAD  
)  
) Chapter 13  
Debtor(s). )  
X Doc. # 50

**ORDER OF COURT**  
**(Check Boxes That Apply)**

- ☒ **Confirming Plan on Final Basis** ☐ **Chapter 13 Plan dated:**
- ☐ **Authorizing Distributions Under Plan** ☒ **Amended Chapter 13 dated:**  
**On Interim Basis Solely as Adequate Protection** **2-24-22**

IT IS HEREBY ORDERED that pursuant to the plan identified above (the “Plan”), as the same may be modified by this Order, the Chapter 13 Trustee is authorized to make distributions to creditors holding allowed claims from available funds on hand. Such distributions shall commence no earlier than the Chapter 13 Trustee’s next available distribution date after the first day of the month following the date on which this Order is entered on the Court’s docket.

IT IS FURTHER ORDERED that those terms of the Plan which are not expressly modified by this Order shall remain in full force and effect. To the extent any terms and conditions of the Plan are in conflict with this Order, the terms of this Order shall supersede and replace any conflicting terms and conditions of the Plan.

**1. Unique Provisions Applicable Only to This Case: *Only those provisions which are checked below apply to this case:***

- ☐ A. For the remainder of the Plan term, the periodic monthly Plan payment is amended to be \$, beginning **4/22**. To the extent there is no wage attachment in place or if an existing wage attachment is insufficient to fund the Plan payments, counsel to the Debtor(s) shall within seven (7) days hereof file a wage attachment motion (or motions) to fully fund the Plan payments, or shall sign up for and commence payments under the Trustee’s TFS online payment program.
- ☐ B. The length of the Plan is changed to a total of at least months. This statement

of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved.

- ☐ C. To the extent this Order is entered as a form of adequate protection, the Trustee is authorized to distribute to secured and priority creditors with percentage fees payable to the Chapter 13 Trustee on receipt as provided for in 28 U.S.C. §586. *Continued conciliation conferences before the Trustee or contested hearings before the Court shall proceed on such dates and times as appear on the case docket.* The Trustee is deemed to have a continuous objection to the Plan until such time the Plan is confirmed on a final basis.

**PARTIES ARE REMINDED OF THEIR DUTY TO MONITOR THE COURT'S DOCKET AND ATTEND DULY SCHEDULED HEARINGS. THE PARTIES ARE FURTHER REMINDED OF THEIR DUTY TO MEET AND CONFER AND OTHERWISE ENGAGE IN GOOD FAITH SETTLEMENT NEGOTIATIONS WITH RESPECT TO ANY OBJECTION TO PLAN CONFIRMATION. FAILURE TO COMPLY WITH THESE DUTIES MAY RESULT IN THE IMPOSITION OF SANCTIONS AGAINST THE OFFENDING PARTY.**

- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. The following utility creditor \_\_\_\_\_ shall be paid monthly payments of \$\_\_\_\_\_ beginning with the Trustee's next distribution and continuing for the duration of the Plan's term, to be applied by that creditor to its administrative claim, ongoing budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☐ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim:
- ☐ H. The secured claims of the following creditors shall govern as to claim amount, to be paid at the modified plan interest rate in a monthly amount to be determined by Trustee to pay the claim in full during the Plan term:
- ☐ I. The secured claim(s) of the following creditors shall govern as to claim

amount, to be paid at the indicated interest rate in a monthly amount to be determined by Trustee to pay in full during the Plan term:

- ☐ J. The secured claim(s) of the following creditor(s) shall govern, following all allowed post-petition payment change notices filed of record:
- ☐ K. Additional Terms and Conditions:

**2. Deadlines. The following deadlines are hereby established and apply to this case:**

**A. Applications to retain brokers, sales agents, or other professionals.** If the Plan contemplates a sale or sales of assets or the recovery of litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

**B. Review of Claims Docket and Objections to Claims.** Pursuant to *W.P.A.LBR 3021-1(c)(2)*, the Debtor(s) (or Debtor(s)' attorney, if represented), shall review the proofs of claim filed in this case and shall file objections (1) to any disputed timely filed claims within ninety (90) days after the claims bar date, or (2) to any disputed late filed or amended claims within ninety (90) days after the amended and/or late claims are filed and served. Absent a timely objection or further order of the Court, the timely filed proof of claim will govern as to the classification and amount of the claim; provided however, no creditor shall receive a distribution in this case until such time as the relevant allowed claim is provided for in the Plan or any subsequent amended plan.

**C. Motions or Complaints Pursuant to §§506, 507 or 522.** All actions to determine the priority, avoidability, or extent of liens, and all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

**D. Filing Amended Plans or Other Stipulation.** Within fourteen (14) days after the Bankruptcy Court resolves the priority of a claim, avoidability of a lien or interest, or extent of a lien, or any objection to claim, the Debtor(s) shall file an Amended Plan or Stipulated Order Modifying Plan to provide for the allowed amount of the lien or claim if the allowed amount and/or treatment differs from the amount and/or treatment stated in the Plan. The Debtor(s) or Counsel for Debtor(s) should inquire with the Chapter 13 Trustee regarding whether an Amended Plan or proposed Stipulated Order Modifying Plan is the preferred course of action. In addition, if after the conclusion of the claims bar date and any associated litigation, the Plan is underfunded, Debtor(s) shall also file (1) an amended Plan increasing the monthly Plan payment, and (2) a revised wage attachment to provide for the increased funding.

**3. Additional Provisions. The following additional provisions apply in this case:**

A. Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

B. The Trustee shall hold in reserve any distributions under the Plan to any creditor who holds a claim that is provided for in the Plan but which is subject to a duly filed claims objection. Upon entry of further order of the Court, or ultimate allowance of the disputed claim provided for in the Plan, the Trustee may release the reserve and make distribution to the affected creditor. Unless otherwise permitted by separate Order of Court, Trustee shall not commence distributions to unsecured creditors until after the later of the government bar date and a filed notice of an intention to pay claims (the later date being the "Earliest Unsecured Distribution Date"). Trustee may, but has no obligation to, further defer distributions to unsecured creditors until a later date after the Earliest Unsecured Distribution Date.

C. Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

D. Debtor(s)' counsel must file a fee application in accordance with *W.P.A.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

E. The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default.

F. In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any allowed ***secured claim*** (that is secured by the property subject to the relief from stay order), unless otherwise directed by further Order of Court.

G. The Debtor(s) shall maintain all policies of insurance on all property of the Debtor(s) and this estate as required by law and/or contract.

H. The Debtor(s) shall pay timely all post-confirmation tax liabilities directly to the appropriate taxing authorities as they become due.

Dated: 4/4/2022

  
jsf  
United States Bankruptcy Judge  
Jeffery A. Deller

cc: All Parties in Interest to be served by Clerk

In re:  
Alan M. Troyan  
Debtor

Case No. 21-20056-JAD  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Apr 04, 2022

User: auto  
Form ID: pdf900

Page 1 of 5  
Total Noticed: 72

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 06, 2022:**

Recip ID	Recipient Name and Address
db	+ Alan M. Troyan, 101 Hillcrest Road, Renfrew, PA 16053-1209
15340738	+ /s/Allison J. Kiffin, Esq., c/o Peter J. Liska, LLC, 766 Shrewsbury Avenue, Tinton Falls, NJ 07724-3001
15328728	+ Aes/ Bony Us, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461
15328727	+ Aes/ Bony Us, Pob 61047, Harrisburg, PA 17106-1047
15340739	+ Affinity Federal Credit Union, c/o Peter J. Liska, LLC, 766 Shrewsbury Avenue, Tinton Falls, NJ 07724-3001
15328731	American Airlines, Card Services, PO Box 13337, Philadelphia, PA 19101-3337
15328737	++ BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238 address filed with court:, Bank of America, Attn: Bankruptcy, Po Box 982234, El Paso, TX 79998
15328736	+ Bank of America, Po Box 982238, El Paso, TX 79998-2238
15332822	+ PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
15328767	+ Peoples Gas, 375 North Shore Drive, Pittsburgh, PA 15212-5871
15328780	+ Target, Po Box 673, Minneapolis, MN 55440-0673
15328781	+ Target, c/o Financial & Retail Svcs, Mailstop BT POB 9475, Minneapolis, MN 55440-9475
15331262	UNITED STATES DEPARTMENT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON, WI 53708-8973
15328782	+ Upstart, 2 Circle Star Way, San Carlos, CA 94070-6200
15328784	+ Upstart, Attn: Bankruptcy, Po Box 1503, San Carlos, CA 94070-7503
15328788	+ Utility Self-reported, Po Box 4500, Allen, TX 75013-1311

TOTAL: 16

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: bnc@bass-associates.com	Apr 04 2022 23:08:00	Cavalry SPV I, LLC, Bass & Associates, P.C., 3936 E. Ft. Lowell Rd, Suite #200, Tucson, AZ 85712-1083
cr	Email/Text: ECMCBKNotices@ecmc.org	Apr 04 2022 23:08:00	ECMC, ECMC, P.O. BOX 16408, ST. PAUL, MN 55116-0408
cr	+ Email/PDF: rmscedi@recoverycorp.com	Apr 04 2022 23:20:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: ebnpeoples@grblaw.com	Apr 04 2022 23:08:00	Peoples Gas Company LLC f/k/a Peoples TWP, GRB Law, Frick Building, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101
15328728	+ Email/Text: bncnotifications@pheaa.org	Apr 04 2022 23:08:00	Aes/ Bony Us, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461
15328727	+ Email/Text: bncnotifications@pheaa.org	Apr 04 2022 23:08:00	Aes/ Bony Us, Pob 61047, Harrisburg, PA 17106-1047
15328730	+ Email/Text: bankruptcy@affinityfcu.com	Apr 04 2022 23:08:00	Affinity Federal Credit Union, Attn: Bankruptcy, 73 Mountainview Boulevard, Basking Ridge, NJ 07920-2332
15328729	+ Email/Text: bankruptcy@affinityfcu.com	Apr 04 2022 23:08:00	Affinity Federal Credit Union, 73 Mountain View Blvd, Basking Ridge, NJ 07920-2332
15328734	+ Email/PDF: bncnotices@becket-lee.com		

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		Apr 04 2022 23:20:00	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
15328732	+ Email/PDF: bncnotices@becket-lee.com		
		Apr 04 2022 23:19:49	Amex, P.o. Box 981537, El Paso, TX 79998-1537
15328737	Email/Text: creditcardbkcorrespondence@bofa.com		
		Apr 04 2022 23:08:32	Bank of America, Attn: Bankruptcy, Po Box 982234, El Paso, TX 79998
15328736	+ Email/Text: creditcardbkcorrespondence@bofa.com		
		Apr 04 2022 23:08:32	Bank of America, Po Box 982238, El Paso, TX 79998-2238
15328738	+ Email/PDF: AIS.cocard.ebn@aisinfo.com		
15328741	+ Email/PDF: AIS.cocard.ebn@aisinfo.com		
		Apr 04 2022 23:19:46	Cabelas, PO Box 82519, Lincoln, NE 68501-2519
		Apr 04 2022 23:19:32	Capital One, AttnL: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15328742	+ Email/PDF: AIS.cocard.ebn@aisinfo.com		
		Apr 04 2022 23:19:59	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15328739	+ Email/PDF: AIS.cocard.ebn@aisinfo.com		
		Apr 04 2022 23:19:46	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
15353038	+ Email/Text: bnc@bass-associates.com		
		Apr 04 2022 23:08:00	Cavalry SPV I, LLC, c/o Bass & Associates, P.C., 3936 E. Ft. Lowell Rd., Suite 200, Tucson, AZ 85712-1083
15328747	+ Email/PDF: Citi.BNC.Correspondence@citi.com		
		Apr 04 2022 23:19:52	Citibank, Po Box 6217, Sioux Falls, SD 57117-6217
15328749	+ Email/PDF: Citi.BNC.Correspondence@citi.com		
		Apr 04 2022 23:19:55	Citibank, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
15344962	Email/PDF: Citi.BNC.Correspondence@citi.com		
		Apr 04 2022 23:19:39	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
15328751	+ Email/PDF: Citi.BNC.Correspondence@citi.com		
		Apr 04 2022 23:19:38	Citibank/The Home Depot, Po Box 6497, Sioux Falls, SD 57117-6497
15328752	+ Email/PDF: Citi.BNC.Correspondence@citi.com		
		Apr 04 2022 23:19:51	Citibank/The Home Depot, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
15328753	Email/Text: mrdiscen@discover.com		
		Apr 04 2022 23:08:00	Discover Financial, Pob 15316, Wilmington, DE 19850
15330068	Email/Text: mrdiscen@discover.com		
		Apr 04 2022 23:08:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15328754	+ Email/Text: mrdiscen@discover.com		
		Apr 04 2022 23:08:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
15393977	Email/Text: ECMCBKNotices@ecmc.org		
		Apr 04 2022 23:08:00	ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
15328745	Email/PDF: ais.chase.ebn@aisinfo.com		
		Apr 04 2022 23:19:59	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
15328743	Email/PDF: ais.chase.ebn@aisinfo.com		
		Apr 04 2022 23:19:45	Chase Card Services, Po Box 15369, Wilmington, DE 19850
15336981	+ Email/Text: RASEBN@raslg.com		
		Apr 04 2022 23:08:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
15342714	Email/PDF: resurgentbknotifications@resurgent.com		
		Apr 04 2022 23:19:34	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15328756	+ Email/Text: bankruptcyonlinefilings@logixbanking.com		
		Apr 04 2022 23:09:00	Logix Federal Credit Union, Attn: Bankruptcy, Po Box 6759, Burbank, CA 91510-6759
15328755	+ Email/Text: bankruptcyonlinefilings@logixbanking.com		
		Apr 04 2022 23:09:00	Logix Federal Credit Union, Po Box 6759, Burbank, CA 91510-6759
15328761	+ Email/PDF: pa_dc_claims@navient.com		
		Apr 04 2022 23:20:00	Navient, Attn: Bankruptcy, Po Box 9640, Wilkes

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			Barre, PA 18773-9640
15328757	+ Email/PDF: pa_dc_claims@navient.com	Apr 04 2022 23:19:46	Navient, Po Box 9500, Wilkes Barre, PA 18773-9500
15333767	+ Email/Text: GUARBKe-courtdocs@ascendiumeducation.org	Apr 04 2022 23:08:00	Navient Solutions, LLC on behalf of, Ascendium Education Solutions, Inc., PO Box 8961, Madison, WI 53708-8961
15332822	+ Email/Text: bncnotifications@pheaa.org	Apr 04 2022 23:08:00	PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
15328769	Email/Text: Bankruptcy.Notices@pnc.com	Apr 04 2022 23:08:00	PNC Bank, Attn: Bankruptcy, Po Box 94982: Mailstop Br-Yb58-01-5, Cleveland, OH 44101
15328768	Email/Text: Bankruptcy.Notices@pnc.com	Apr 04 2022 23:08:00	PNC Bank, Po Box 3180, Pittsburgh, PA 15230
15328766	+ Email/PDF: ebnotices@pnmac.com	Apr 04 2022 23:20:03	PennyMac Loan Services, LLC, Attn: Correspondence Unit, Po Box 514387, Los Angeles, CA 90051-4387
15328765	+ Email/PDF: ebnotices@pnmac.com	Apr 04 2022 23:19:37	PennyMac Loan Services, LLC, Po Box 514387, Los Angeles, CA 90051-4387
15350431	+ Email/PDF: ebnotices@pnmac.com	Apr 04 2022 23:19:36	PennyMac Loan Services, LLC., P.O. Box 2410, Moorpark, CA 93020-2410
15328770	+ Email/PDF: gecsed@recoverycorp.com	Apr 04 2022 23:19:59	Syncb/PPC, Po Box 965005, Orlando, FL 32896-5005
15328771	+ Email/PDF: gecsed@recoverycorp.com	Apr 04 2022 23:19:59	Syncb/PPC, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15344733	+ Email/PDF: gecsed@recoverycorp.com	Apr 04 2022 23:20:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
15328772	+ Email/PDF: gecsed@recoverycorp.com	Apr 04 2022 23:19:59	Synchrony Bank, C/o Po Box 965036, Orlando, FL 32896-0001
15328773	+ Email/PDF: gecsed@recoverycorp.com	Apr 04 2022 23:19:59	Synchrony Bank, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
15329098	+ Email/PDF: gecsed@recoverycorp.com	Apr 04 2022 23:19:32	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15328774	+ Email/PDF: gecsed@recoverycorp.com	Apr 04 2022 23:19:59	Synchrony Bank/Gap, Po Box 965005, Orlando, FL 32896-5005
15328775	+ Email/PDF: gecsed@recoverycorp.com	Apr 04 2022 23:19:59	Synchrony Bank/Gap, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
15328777	+ Email/PDF: gecsed@recoverycorp.com	Apr 04 2022 23:19:32	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15328776	+ Email/PDF: gecsed@recoverycorp.com	Apr 04 2022 23:19:46	Synchrony Bank/Lowes, Po Box 956005, Orlando, FL 32896-0001
15328778	+ Email/PDF: gecsed@recoverycorp.com	Apr 04 2022 23:19:32	Synchrony Bank/Sams Club, Po Box 965005, Orlando, FL 32896-5005
15328779	+ Email/PDF: gecsed@recoverycorp.com	Apr 04 2022 23:19:59	Synchrony Bank/Sams Club, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
15333049	+ Email/Text: bncmail@w-legal.com	Apr 04 2022 23:09:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
15328780	+ Email/Text: bncmail@w-legal.com	Apr 04 2022 23:08:00	Target, Po Box 673, Minneapolis, MN 55440-0673
15328781	+ Email/Text: bncmail@w-legal.com	Apr 04 2022 23:08:00	Target, c/o Financial & Retail Srvs, Mailstop BT POB 9475, Minneapolis, MN 55440-9475
15328787	+ Email/Text: Great_Lakes_EBN_Docs@nelnet.net	Apr 04 2022 23:08:00	USDOE/GLELSI, Attn: Bankruptcy, Po Box 7860,

District/off: 0315-2

User: auto

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15328786	+ Email/Text: Great_Lakes_EBN_Docs@nelnet.net	Apr 04 2022 23:08:00	Madison, WI 53707-7860 USDOE/GLELSI, 2401 International Lane, Madison, WI 53704-3121
15328782	+ Email/Text: LCI@upstart.com	Apr 04 2022 23:08:00	Upstart, 2 Circle Star Way, San Carlos, CA 94070-6200
15328784	+ Email/Text: LCI@upstart.com	Apr 04 2022 23:08:00	Upstart, Attn: Bankruptcy, Po Box 1503, San Carlos, CA 94070-7503
15328789	+ Email/Text: BNCNOTICES@noexternalmail.hsbc.com	Apr 04 2022 23:08:00	Value City, P.O. Box 17298, Baltimore, MD 21297-1298
15341558	+ Email/Text: bankruptcy@firstenergycorp.com	Apr 04 2022 23:09:00	West Penn Power, 5001 NASA Blvd, Fairmont WV 26554-8248
15328790	Email/Text: bankruptcy@firstenergycorp.com	Apr 04 2022 23:09:00	West Penn Power, 1310 Fairmont Avenue, Fairmont, WV 26554-3526
15328792	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 04 2022 23:19:59	World's Foremost Bank, 4800 Nw 1st Street, Suite 300, Lincoln, NE 68521-4463
15328791	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 04 2022 23:19:32	World's Foremost Bank, Po Box 31293, Salt Lake City, UT 84131-0293

TOTAL: 65

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PENNYMAC LOAN SERVICES, LLC
15328735	*+	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
15328733	*+	Amex, P.o. Box 981537, El Paso, TX 79998-1537
15328740	*+	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
15328748	*+	Citibank, Po Box 6217, Sioux Falls, SD 57117-6217
15328750	*+	Citibank, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
15328746	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court., Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
15328744	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court., Chase Card Services, Po Box 15369, Wilmington, DE 19850
15337412	*+	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
15328762	*+	Navient, Attn: Bankruptcy, Po Box 9640, Wilkes Barre, PA 18773-9640
15328763	*+	Navient, Attn: Bankruptcy, Po Box 9640, Wilkes Barre, PA 18773-9640
15328764	*+	Navient, Attn: Bankruptcy, Po Box 9640, Wilkes Barre, PA 18773-9640
15328758	*+	Navient, Po Box 9500, Wilkes Barre, PA 18773-9500
15328759	*+	Navient, Po Box 9500, Wilkes Barre, PA 18773-9500
15328760	*+	Navient, Po Box 9500, Wilkes Barre, PA 18773-9500
15328783	*+	Upstart, 2 Circle Star Way, San Carlos, CA 94070-6200
15328785	*+	Upstart, Attn: Bankruptcy, Po Box 1503, San Carlos, CA 94070-7503

TOTAL: 1 Undeliverable, 16 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.



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Date: Apr 06, 2022

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 4, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor PENNYMAC LOAN SERVICES bnicholas@kmlawgroup.com
Lauren M. Lamb	on behalf of Debtor Emily M. Troyan julie.steidl@steidl-steinberg.com;courtdocs.sands@gmail.com;acordell@steidl-steinberg.com;jseech@steidl-steinberg.com;Lamb LR53037@notify.bestcase.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com
Lauren M. Lamb	on behalf of Debtor Alan M. Troyan julie.steidl@steidl-steinberg.com;courtdocs.sands@gmail.com;acordell@steidl-steinberg.com;jseech@steidl-steinberg.com;Lamb LR53037@notify.bestcase.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com
Maria Miksich	on behalf of Creditor PENNYMAC LOAN SERVICES LLC mmiksich@kmlawgroup.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Gas Company LLC f/k/a Peoples TWP ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

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